

**Subject:** Re: Transparency

**From:** "gustavo@oldla.org" <gustavo@oldla.org>

**Date:** 04/11/2017 12:05 PM

**To:** misty@oldla.org

**CC:** Misty Iwatsu <mistyli@aol.com>, "Thomas B. Wilson"

<tom@duckettwilson.com>, vice-president@oldla.org, treasurer@oldla.org, secretary@oldla.org, Dalton Gerlach <dalton.gerlach@gmail.com>, Richard Calderon <richard@crowreinas.com>, tom@oldla.org, JOY GIBSON <joygibsonlaw@gmail.com>, alex@oldla.org, irene@oldla.org, gina@oldla.org, cyrus@oldla.org, joy@oldla.org, john@oldla.org, dalton@oldla.org, dennis@oldla.org, president@oldla.org, john harb <jtheshop@aol.com>, richard@oldla.org

We need to be able to make informed decisions.

Costs associated with security, beautification, and administration/overhead (including policies) should be on the general ledger.

Transparency is paramount.

Best Regards,

Gustavo

On Apr 11, 2017, at 11:33 AM, [jtheshop@aol.com](mailto:jtheshop@aol.com) wrote:

Why has it become such a issue to see the policy for coverage and cost..this is something that should be transparent at any giving time...as we look to cutting cost for the tax payers we should consider the three highest cost factors for the Bid,which are ,Security, Street maintenance, and Administrative cost...

JOHN HARB  
THE SHOP AUTO BODY INC.  
OFFICE (323) 257-7085  
FAX (323) 257-7086

-----Original Message-----

From: Dalton Gerlach <[dalton.gerlach@gmail.com](mailto:dalton.gerlach@gmail.com)>

To: Richard Calderon <[richard@crowreinas.com](mailto:richard@crowreinas.com)>

Cc: Mistyli <[mistyli@aol.com](mailto:mistyli@aol.com)>; Thomas B. Wilson <[tom@duckettwilson.com](mailto:tom@duckettwilson.com)>; Gustavo Alza <[gustavo.a.alza@gmail.com](mailto:gustavo.a.alza@gmail.com)>; john harb <[jtheshop@aol.com](mailto:jtheshop@aol.com)>; gina <[gina@oldla.org](mailto:gina@oldla.org)>; gustavo <[gustavo@oldla.org](mailto:gustavo@oldla.org)>; tom <[tom@oldla.org](mailto:tom@oldla.org)>; secretary <[secretary@oldla.org](mailto:secretary@oldla.org)>; JOY GIBSON <[joygibsonlaw@gmail.com](mailto:joygibsonlaw@gmail.com)>; treasurer <[treasurer@oldla.org](mailto:treasurer@oldla.org)>; alex <[alex@oldla.org](mailto:alex@oldla.org)>; irene <[irene@oldla.org](mailto:irene@oldla.org)>; cyrus <[cyrus@oldla.org](mailto:cyrus@oldla.org)>; joy <[joy@oldla.org](mailto:joy@oldla.org)>; john <[john@oldla.org](mailto:john@oldla.org)>; dalton <[dalton@oldla.org](mailto:dalton@oldla.org)>; dennis <[dennis@oldla.org](mailto:dennis@oldla.org)>; president <[president@oldla.org](mailto:president@oldla.org)>; vice-president <[vice-president@oldla.org](mailto:vice-president@oldla.org)>

Sent: Tue, Apr 11, 2017 10:11 am

Subject: Re: Misty's Health Insurance

Misty,

We need to see the full policy with premium, expiration date, and names. We aren't asking to see any private medical records. Just the policy so we can reconcile the expense and understand the details of this cost.

I am happy to get on the call with the insurance agent or company as well.

Thank you,

Dalton Gerlach  
310-733-7733

On Apr 11, 2017, at 10:01 AM, Richard Calderon <richard@crowreinas.com> wrote:

*Good morning Misty,*

*All Insurance policies have this in common a premium an expiration date and names? One again I will be glad to speak with your agent or the Insurance company direct.*

*Kindest Regards,*  
<MIG\_Service\_Excellence\_Award\_Secondary\_Web.png>  
*Richard Calderon*  
*Vice President*

*your local professional agent*  
*...working for you!*

<bottom\_letterhead.jpg>  
2441 East Cesar E. Chavez Avenue  
Los Angeles, CA 90033  
(323) 526-1444 Fax: (323) 526-1441  
richard@crowreinas.com

On Tue, Apr 11, 2017 at 9:27 AM, Mistyli <mistyli@aol.com> wrote:

As this policy is an individual policy and not a group policy the agent advised that we are entering HIPAA violation compliance. If the policy was a group policy like the one were trying to go after it falls under different rules. The group Insurance plans that I shared at the last meeting could also be a HIPAA violation, as I found out. I'm reading through the HIPAA rules to make sure we are in compliance.

The health insurance doesn't have a declaration page like general liability or D/O insurance. I will find out what else I can send out.

As for the minutes, I don't take the minutes the Secretary does, which is Amy.

Misty Iwatsu  
Executive Director,  
North Figueroa Assn.  
Lincoln Heights Benefit Assn of LA

On Apr 11, 2017, at 7:58 AM, Richard Calderon <richard@crowreinas.com> wrote:

*Good afternoon Misty,*

*You have not succeeded in providing the board with an enforced medical Insurance policy jacket with all declarations pages. The attachment of your last email that I received from you (just like the previous one) only shows a generic benefit summary guide page 47,48,49 with no names or premium listed. In my previous email I also suggested three different and easy ways on how to obtain your complete policy. My previous email also mentions the importance of adding the Insurance discussion to the minutes of our next board meeting which was not mentioned on your reply. Please reply so we can proceed with transparency and efficiency on behalf of all the board members and property owners in our beautiful Highland Park corridor.*

*Kindest Regards,*

*<MIG\_Service\_Excellence\_Award\_Secondary\_Web.png>*

*Richard Calderon*

*Vice President*

***your local professional agent***

***...working for you!***

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*2441 East Cesar E. Chavez Avenue*

*Los Angeles, CA 90033*

*(323) 526-1444 Fax: (323) 526-1441*

*richard@crowreinas.com*

On Mon, Apr 10, 2017 at 1:28 PM, Misty Iwatsu <mistyli@aol.com> wrote:

Sorry, I thought I sent to you awhile ago.

Misty Iwatsu, Executive Director  
North Figueroa Association  
Lincoln Heights Benefit Assn of LA

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-----Original Message-----

From: Richard Calderon <richard@crowreinas.com>

To: Misty Iwatsu <mistyli@aol.com>

Sent: Mon, Apr 10, 2017 12:44 pm

Subject: Re: Misty's Health Insurance

*Good afternoon Misty,*

*I have not gotten a response from you since my last e-mail to you? Can you please add to the minutes of our next meeting the Insurance discussion.*

*Thank you.*

kindest Regards,

<MIG\_Service\_Excellence\_Award\_Secondary\_Web.png>

**Richard Calderon**

**Vice President**

**your local professional agent**

**...working for you!**

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(323) 526-1444 Fax: (323) 526-1441

richard@crowreinas.com

On Mon, Mar 27, 2017 at 6:32 PM, Richard Calderon

<richard@crowreinas.com> wrote:

*Hello Misty,*

*I don't need the original policy, please just have your agent reprint the policy or you can also reprint the policy yourself online in the insurance company customer portal. You can also call the Insurance company yourself and have them email your policy to you. Whichever option you choose were talking just a few minutes of your time. I will glad to speak with your agent if there is any confusion. Thank you.*

kindest Regards,

<MIG\_Service\_Excellence\_Award\_Secondary\_Web.png>

**Richard Calderon**

**Vice President**

**your local professional agent**

**...working for you!**

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(323) 526-1444 Fax: (323) 526-1441

richard@crowreinas.com

On Mon, Mar 27, 2017 at 3:30 PM, Misty lwatsu <mistyli@aol.com>

wrote:

Its going to take awhile as its in the file cabinet in storage behind all the metal trash receptacles.

Misty Iwatsu, Executive Director  
North Figueroa Association  
Lincoln Heights Benefit Assn of LA

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-----Original Message-----

From: Richard Calderon <richard@crowreinas.com>  
To: Misty Iwatsu <mistyli@aol.com>; Thomas B. Wilson <tom@duckettwilson.com>  
Sent: Mon, Mar 27, 2017 1:22 pm  
Subject: Re: Misty's Health Insurance

*Good afternoon Misty,*

*Please send your current health Insurance policy declaration pages so it can be compared to other plans. Also you can have your agent contact me directly either by phone or e-mail. Thank you.*

*Kindest Regards,*  
<MIG\_Service\_Excurrence\_Award\_Secondary\_Web.png>  
**Richard Calderon**  
**Vice President**

***your local professional agent***  
***...working for you!***

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5331 N Figueroa ST  
Los Angeles, CA 90042  
(626)840-6767  
richard@crowreinas.com

On Mon, Mar 27, 2017 at 11:39 AM, Misty Iwatsu <mistyli@aol.com> wrote:

I have to order the new insurance before it expires. Much lower rates with Group. Let me know your thoughts.

Misty Iwatsu, Executive Director  
North Figueroa Association  
Lincoln Heights Benefit Assn of LA

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